

## **REMARKS**

### **Amendments**

#### *Amendments to the Claims*

Applicant has amended the claims to more particularly point out what Applicant regards as the invention. Specifically, the invention as claimed authorizes the transaction through a transaction privacy clearing house (TPCH) without revealing the identity transaction device user to the supplier. No new matter has been added as a result of these amendments.

### **Rejections**

#### *Rejections under 35 U.S.C. § 102*

##### **Claims 2-7, 9-13, and 20-24**

Claims 2-7, 9-13, and 20-24 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Carter (U.S. Pat. No. 5,926,798). Applicants respectfully submit that Carter does not anticipate Applicants' invention as claimed in claims 2-7, 9-13, and 20-24 because Carter does not disclose each and every element of Applicants' claims.

Carter discloses a system of intelligent agents that make purchases for a customer based on the prices and business policies of the online providers. The intelligent agents use the customer's credit card to make the purchases.

Applicant respectfully submits that Carter does not teach or suggest each and every limitation of Applicant's invention as claimed. In independent claims 6, 13 and 24, Applicant claims authorizing a transaction through a TPCH without revealing the identity of the customer using the transaction device to the supplier. In contrast, Carter discloses using a credit card to complete the transaction. However, Carter does not teach or suggest authorizing the transaction through a TPCH without revealing the identity of the customer using the transaction device to the supplier. Therefore, Carter cannot be properly interpreted as disclosing the claimed element as claimed in claims 6, 13, and 24 and claims 2-5, 7, 9-12 and 20-23 that depend on them. Accordingly, Applicants respectfully submit that the invention as claimed in claims 2-7, 9-13, and 20-24 is not anticipated by

Carter under 35 U.S.C. § 102(b), and respectfully request the withdrawal of the rejection of the claims.

***Rejections under 35 U.S.C. § 103***

**Claims 2-7, 9-13, and 20-24**

Claims 2-7, 9-13, and 20-24 stand rejected under 35 U.S.C. § 103(a) as being obvious over Carter in view of Tryllian (“Tyllian Mobile Agents: Going beyond the Web”). Applicant respectfully submits that the combination does not teach each and every element of the invention as claimed in claims 2-7, 9-13 and 20-24.

Tyllian discloses a system of intelligent agents that can act as business online representatives, shopping agents and remote management agents. Furthermore, the agents can make purchases on behalf of the customer. The agents guard information privacy by only disclosing private information with the owner’s consent.

Applicants respectfully submit that the combination of Carter and Tryllian does not support a *prima facie* case of obviousness because the combination does not teach or suggest each and every limitation of Applicants’ invention as claimed in claims 2-7, 9-13, and 20-24. Specifically, as discussed above, Carter does not disclose or suggest each and every element of independent claims 6, 13, and 24.

However, Tryllian does not teach or suggest authorizing a transaction through a TPCH without revealing the identity of the customer using the transaction device to the supplier as recited in independent claims 6, 13, and 24. Therefore, the combination of Carter and Tryllian cannot be properly interpreted as disclosing the claimed element and cannot render obvious Applicants’ invention as claimed in independent claims 6, 13, and 24 and the claims 2-5, 7, 9-12, and 20-23 depending from them. Accordingly, Applicant respectfully requests the Examiner withdraw the rejection of claims 2-7, 9-13, and 20-24 under 35 U.S.C. § 103(a).

**SUMMARY**

Claims 2-7, 9-13 and 20-24 are currently pending. In view of the foregoing amendments and remarks, Applicant respectfully submits that the pending claims are in

condition for allowance. Applicant respectfully requests reconsideration of the application and allowance of the pending claims.

If the Examiner determines the prompt allowance of these claims could be facilitated by a telephone conference, the Examiner is invited to contact Sue Holloway at (408) 720-8300.

**Deposit Account Authorization**

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicant hereby requests such extension.

Respectfully submitted,

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Dated: Jan 21, 2005



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